Paperwork Reduction Act Notice

Public reporting burden for this collection of information is estimated to average 95 minutes per response, including the time for participating in the focus group discussion, reviewing instructions, searching existing data sources, gathering and maintain the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to, the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th St. NW, Washington, D.C. 20429; and to the Office of Management and Budget, Paperwork Reduction Project (3064-0198 Focus Groups on Attitudes and Perceptions of Banks and Financial Services), Washington, D.C. 20503. An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control.

FDIC Focus Group Questionnaire

INSTRUCTIONS

Please answer the following questions. Your information will be kept strictly confidential.

- 1. Have you ever had any of the following? (*Mark all that apply.*)
 - □ A credit card from Visa, MasterCard, American Express, or Discover? Please do not include debit cards.
 - □ A store credit card that can only be used at that store?
 - □ An auto loan?
 - □ A mortgage or home equity loan or home equity line of credit?
 - □ A student loan?
 - \Box A personal loan or line of credit from <u>a bank</u>?
 - DON'T KNOW

2. Have you ever had a checking or savings account?

- □ YES
- $\Box \text{ NO} \rightarrow \text{SKIP TO QUESTION 4}$
- □ DON'T KNOW \rightarrow **SKIP TO QUESTION 4**

3a. In the past 12 months, have you accessed a bank account in any of the following ways? (*Mark all that apply*.)

- □ Bank teller
- □ ATM or bank kiosk
- □ Telephone banking through phone call or automated voice or touch tone
- Online banking with a laptop, desktop computer, or tablet such as an iPad
- □ Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone
- Other (Please specify______
- □ Did not access an account in the past 12 months \rightarrow **SKIP TO QUESTION 4**
- DON'T KNOW

3b. What was the **most common** way that you accessed that bank account? (*Refer only to the answers you marked in Q3a. Mark only one.*)

Bank teller

- □ ATM or bank kiosk
- □ Telephone banking through phone call or automated voice or touch tone
- □ Online banking with a laptop, desktop computer, or tablet such as an iPad
- □ Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone
- Other (Specify)
- DON'T KNOW
- 4. Which best describes your household's income over the past 12 months? (Mark only one.)
 - □ Income is about the same each month
 - □ Income varies somewhat from month to month
 - \Box Income varies a lot from month to month
 - DON'T KNOW